

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE	:	CHAPTER 7
	:	
JOY MIGNON ROBINSON,	:	CASE NO. 23-50417-JWC
	:	
Debtor.	:	
	:	
-----	:	-----
EXETER FINANCE LLC F/K/A/	:	
EXETER FINANCE CORP.,	:	
	:	
Movant,	:	
	:	
	:	CONTESTED MATTER
v.	:	
	:	
JOY MIGNON ROBINSON, Debtor;	:	
and S. GREGORY HAYS, Trustee,	:	
	:	
Respondents.	:	
	:	
	:	

NOTICE OF HEARING

PLEASE TAKE NOTICE that **Exeter Finance LLC f/k/a/ Exeter Finance Corp.** has filed a Motion for Relief from Automatic Stay and related papers with the Court seeking an order of relief from the Automatic Stay.

PLEASE TAKE FURTHER NOTICE that the Court will hold an initial telephonic hearing for announcements on the **Motion for Relief from Automatic Stay** at the following number: toll-free number: **833-568-8864**; meeting id **160 459 5648** at **10:00 a.m. on March 30, 2023** in **Courtroom 1203, The Richard B. Russell Federal Building, 75 Ted Turner Drive, SW, Atlanta, Georgia 30303.**

Matters that need to be heard further by the Court may be heard by telephone, by video conference, or in person, either on the date set forth above or on some other day, all as determined by the Court in connection with this initial telephonic hearing. Please review the "Hearing Information" tab on the judge's webpage, which can be found under the "Dial-in and Virtual Bankruptcy Hearing Information" link at the top of the webpage for this Court, www.ganb.uscourts.gov for more information.

Your rights may be affected by the Court's ruling on these pleadings. You should read these pleadings carefully and discuss with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.) If you do not want the Court to grant the relief sought in these pleadings, or if you want the Court to consider your views, then you and/or your attorney must attend the hearing. You may also file a written response to the pleading with the Clerk at the address stated below, but you are not required to do so. If you file a written response, you must attach a certificate stating when, how and on whom (including addresses) you served the response. Mail or deliver your response so that it is received by the Clerk at least two business days before the hearing. The address for the Clerk's Office is: Clerk, United States Bankruptcy Court, Room 1340, U.S. Courthouse, 75 Ted Turner Drive, SW, Atlanta, Georgia 30303. You must also mail a copy of your response to the undersigned at the address stated below.

IF THE MOTION IS FOR RELIEF FROM STAY, and a hearing on the motion for relief from the automatic stay cannot be held within thirty (30) days, Movant waives the requirement for holding a preliminary hearing within thirty days of filing the motion and agrees to a hearing on the earliest possible date. Movant consent to the automatic stay remaining in effect until the Court orders otherwise.

Dated: February 27, 2023

Signature: /s/Philip L. Rubin

Philip L. Rubin
5555 Glenridge Connector
Suite 900
Atlanta, Georgia 30342
(404) 869-6900
prubin@lrqlaw.com
Bar Number 618525

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MOTION FOR RELIEF FROM AUTOMATIC STAY

NOW COMES EXETER FINANCE LLC F/K/A/ EXETER FINANCE CORP. (the "Movant") and moves this Court for relief from the automatic stay and shows the Court as follows:

1.

On January 13, 2023, Joy Mignon Robinson ("Debtor") filed a Voluntary Petition pursuant to 11 U.S.C. Chapter 13, and said case converted to Chapter 7 on February 17, 2023, and said case is pending before this Court.

2.

Movant has a net claim in this case secured by a first priority lien against Debtor's vehicle, to wit: 2019 Jeep Renegade (the "Collateral"). The approximate payoff is \$27,088.63. Loan documents supporting the claim are served herewith on the parties. Debtor is currently

delinquent \$4,769.07 to Movant. Debtor intends to voluntarily surrender Collateral to Movant.

3.

Movant does not have proof of insurance protecting its interest in the Collateral or has been advised that there is no insurance in force.

4.

Debtor does not have equity in the Collateral and the Collateral is not necessary to a reorganization that is in prospect. There is no equity in the Collateral to benefit the estate and the Trustee's interest should be abandoned.

5.

Cause exists including the lack of adequate protection to grant Movant relief from the automatic stay so as to authorize Movant to recover and dispose of the Collateral. Movant requests the right to file an amended proof of claim after liquidation of the Collateral.

6.

Movant requests that Bankruptcy Rule 4001(a)(3) be waived.

WHEREFORE, Movant prays that this Court:

(a) Hold a hearing pursuant to this Motion within thirty (30) days as is required under 11 U.S.C. Section 362(e);

(b) Grant Movant relief from the automatic stay under 11 U.S.C. Section 362(d) so as to allow Movant to recover and dispose of the Collateral and to apply the net proceeds generated therefrom to its claim in this case, and if the disposition results in a deficiency, amend its claim filed in this case, subject to objection;

- (c) Rule 4001(a)(3) be waived; and
- (d) Grant such other and further relief as the Court deems to be just and proper.

This February 27, 2023.

The Law Office of
LEFKOFF, RUBIN, GLEASON, RUSSO & WILLIAMS, P.C.
Attorneys for Movant

By: /s/ Philip L. Rubin
Philip L. Rubin
Georgia State Bar No. 618525

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JOY MIGNON ROBINSON, Debtor; and S. GREGORY HAYS, Trustee,	:	
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Respondents.	:	
	:	
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CERTIFICATE OF SERVICE

The undersigned, Philip L. Rubin, hereby certifies that I am, and at all times hereinafter mentioned, was more than 18 years of age, and that I served the MOTION FOR RELIEF FROM AUTOMATIC STAY and NOTICE OF HEARING on the following parties 1) electronically, if allowed by and pursuant to the requirements of local rule, or 2) by depositing same in the United States Mail in properly addressed envelope(s) with adequate postage to all others, as follows:

Joy Mignon Robinson
2817 James Hnery Drive
Dacula, GA 30019

Charles M. Clapp
5 Concourse Parkway NE
Suite 3000
Atlanta, GA 30328

S. Gregory Hays
Chapter 7 Trustee
Hays Financial Consulting, LLC
Suite 555
2964 Peachtree Road
Atlanta, GA 30305

This February 27, 2023.

The Law Office of
LEFKOFF, RUBIN, GLEASON, RUSSO & WILLIAMS, P.C.
Attorneys for Movant

By: /s/ Philip L. Rubin
Philip L. Rubin
Georgia State Bar No. 618525

5555 Glenridge Connector
Suite 900
Atlanta, Georgia 30342
(404) 869-6900
prubin@lrglaw.com

Dealer Number _____ Contract Number _____

Buyer Name and Address JOY HANSON ROBINSON 1619 NORTHWOODS LAKE CT DUBLIN, GA 30096	Co-Buyer Name and Address N/A	Seller/Creditor Name and Address COURTESY CHRYSLER DODGE JEEP RAM 1880 Dogwood Dr SE Conyers, GA 30623
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosure below is part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2019	JEEP RENEGADE	Z4CN3AB83KPK68847	<input type="checkbox"/> Business <input type="checkbox"/> Agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
28.00 %	\$ 25,318.23	\$ 23,571.93	\$ 48,890.16	\$ 4,500.00

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	679.00	Monthly beginning 10/16/19
N/A	N/A	N/A

Or As Follows: N/A

Later Charge: If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 50.00 or 5% of the part of the payment that is late, whichever is less.

Security Interest: You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about repayment, default, any required insurance in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price (including taxes of \$ 1,420.93)	\$ 25,626.93 (1)
2. Total Downpayment + Trade In (less) (N/A) (N/A)	
3. Unpaid Balance of Cash Price (1 minus 2)	\$ 20,626.93 (3)
4. Other Charges including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):	
A. Cost of Optional Credit Insurance Paid to Insurance Company or Companies:	
to N/A by N/A	\$ N/A
B. Seller's Single Payment Due Date Paid to Insurance Company:	\$ N/A
C. Other Optional Insurance Paid to Insurance Company or Companies:	\$ N/A
D. Optional Cash Payment:	\$ 900.00
E. Other Fees Paid to Seller/Agent:	
to N/A by N/A	\$ N/A
to N/A by N/A	\$ N/A
F. Government Taxes Imposed in Cash Price:	\$ 3.00
G. Government License and Registration Fees:	\$ 99.00
H. Other Charges (Seller must identify who is paid and describe charges):	
to N/A by N/A	\$ N/A
I. COURTESY CHRYSLER DEALER SERVICE FEE:	\$ 690.00
to N/A by N/A	\$ N/A
J. POPAR MAINTENANCE MAINTENANCE:	\$ 3,360.00
to N/A by N/A	\$ N/A
to N/A by N/A	\$ N/A
to N/A by N/A	\$ N/A
to N/A by N/A	\$ N/A
to N/A by N/A	\$ N/A
to N/A by N/A	\$ N/A
Total Other Charges (not amounts paid to others on "Your Behalf")	\$ 3,051.00 (4)
5. Amount Financed (3 + 4)	\$ 23,571.93 (5)

OPTIONAL GAP CONTRACT: A gap amount (debit deficiency amount) is not required to obtain credit and will not be provided unless you sign below and agree to pay the entire charge. If you choose to buy a gap contract, the charge is shown in item 4J of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Months. NUCAR GAP. Name of Gap Contract _____

I want to buy a gap contract. Buyer Signature: *[Signature]* Date: 09/16/19 Co-Buyer Signature: X N/A Date: N/A

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED: This contract contains the terms of the sale and is binding on the Buyer. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signature: X N/A Date: N/A

NOTICE TO THE BUYER: Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to an exact copy of the contract you sign.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signature: *[Signature]* Date: 09/16/19 Co-Buyer Signature: X N/A Date: N/A

Co-Buyers and Other Owners: I acknowledge a person is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the amount of the debt shown in this contract.

Other owner signs here: X N/A Date: N/A Address: _____

Seller Signature: COURTESY CHRYSLER DODGE JEEP RAM 09/16/19 By: *[Signature]* Title: *[Signature]*

Seller assigns its interest in this contract to: EXETER FINANCE LLC (Assigned under the terms of Seller's agreement with Assignee)

☐ Assigned with recourse ☒ Assigned with limited recourse

Seller: COURTESY CHRYSLER DODGE JEEP RAM By: *[Signature]* Title: *[Signature]*

EXETER FINANCE LLC 1111 Peachtree Street, N.E., Suite 1000, Atlanta, GA 30309

ORIGINAL LENDER

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.

c. Security interest.

- You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you.

This secured payment of all you owe on this contract, it also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

d. Insurance you must have on the vehicle.

- You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurer and a finance charge computed at the Annual Percentage Rate shown on the front of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

e. What happens to returned insurance, maintenance, service, or other contract charges. If we obtain a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.**3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES**

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.

If you pay late, we may also take the steps described below.

- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information on a credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.
- c. **You may have to pay collection costs.** If we hire an attorney to collect what you owe, you will pay 15% of the amount you owe as attorney's fees, plus court costs. We will charge only attorney's fees and court costs the law permits.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense; if you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.
- g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

5. **Used Car Buyers Guide.** The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.
Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

6. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/automatic voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

7. APPLICABLE LAW

Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS THEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE SELLER HEREUNDER.

If the goods or services are obtained primarily for business or agricultural use, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract, unless the law allows it.

2/21/23, 4:18 PM

ELT Printout



Collateral Management Service
9750 Goethe Road | Sacramento, CA 95827
www.dealertrack.com

Exeter Finance

Lien and Title Information

Account Information

Account Number		Financed Date	9/16/2019
Loan Number		Perfected Date	10/24/2019
Branch		Payoff Date	
Borrower 1	JOY ROBINSON	Dealer ID	7940
Borrower 2		Dealer	7940
Borrower Address	1613 NORTHWOODS LAKE CT DULUTH, GA 30096	Dealer Address	

Lienholder

ELT Lien ID	001109381082
Lienholder	EXETER FINANCE CORP
Lienholder Address	
Lien Release Date	

Vehicle and Titling Information

VIN	ZACNJABB3KPK86847	Issuance Date	10/24/2019
Title Number	770015277822963	Received Date	10/24/2019
Title State	GA	ELT/Paper	ELECTRONIC
Year	2019	Odometer Reading	
Make	JEEP	Branding	
Model			
Owner 1	JOY MIGNON ROBINSON		
Owner 2			
Owner Address	2817 JAMES HENRY DR DACULA, GA 300197553		

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